

# **EXHIBIT I**

<b>Job Title</b>	Family Insurance Manager	<b>Job Code/Grade</b>	WM12
<b>Dept.</b>	Family Insurance	<b>EEOC Code</b>	1
<b>Reports to</b>	Wealth Management	<b>Revised</b>	05/01
	Director		
<b>Company</b>	BancGroup	<b>Job Group</b>	1C

### **Job Summary**

Responsible for management, development, and implementation of all insurance programs. Position includes responsibility for training of all branch personnel in making referrals, management of all platform licensed agents in the sale and promotion of annuity life insurance and long term care products. Responsible for training of all lending personnel in sale of bank products and services with concentration on insurance products. Focus on increasing non-interest income to bank and customer retention through provision of insurance products and services.

### **Essential Job Functions**

1. Extensive travel to all regions to provide training and workshops in all phases of marketing, sales and administration for all product lines - annuities, life insurance, long term care insurance, through sales, motivation and product knowledge workshops, branch campaigns, sales contacts, and customer appointments to increase non-interest income to bank and create competitive sales environments.
2. Work with regional management and branch administration to develop and increase sales and customer awareness of insurance products and services. Attend regional manager meetings, branch sales meetings, and conduct regional training sessions, provide vendor sponsored customer appreciation branch promotions.
3. Research and negotiate all contracts for insurance products through consultations with attorneys, and compliance staff to analyze, define and implement contract provisions and commission rates on all insurance products - both retail and investment related.
4. Write, produce, and distribute all insurance sales and product knowledge and compliance manuals for use by all insurance personnel. Research, present, and train on all phases of insurance program to all insurance personnel. Ensure compliance with all states laws and regulations for all product lines.
5. Develop and implement incentive programs for all licensed employees - both in lending and platform licensed sales. Research current incentive programs to develop and improve compensation for performance at various levels.
7. Continually research and participate in professional insurance groups as relates to banks in insurance to promote ongoing development of wealth management insurance program for all licensed agents and brokers.
8. Work extensively with all insurance vendors to promote sales, development abilities and provide complete financial service functions to all bank and investment customers.
9. Develop and maintain all direct mail insurance programs. Provide group rated insurance products to all deposit customers.

10. Oversee all phases on BALN testing and implementation of insurance calculations as well as maintain compliance in alleging software and systems for loan officers and loan operations staff.
12. Attend work on a regular basis, on time, and withstand varying degree of stress.

#### **Supervisory Responsibilities**

Responsible for directing and managing the Insurance Division of Wealth Management Department, which includes four employees, and has responsibility for guiding and motivating a relatively large group of employees for insurance sales purposes. Responsible for coordinating and directing the work of the unit, staffing, training, conducting performance reviews, and handling other personnel issues. Must comply with Colonial's Affirmative Action Plan.

#### **Education and Experience**

Bachelor's degree in Business Administration, Sales/Finance or related field plus professional licensing and designation. Insurance licensing and background required. Seven + years of banking/insurance experience with loan products and services; ten + years of management experience; five + years sales experience. Experience with Desktop Publishing, word processing,, spreadsheet, and PowerPoint software programs. Valid state driver's license, proof of insurance, and available transportation.

#### **Skills and Abilities**

High level of analytical ability required to organize multiple tasks, monitor company changes on a continuous basis, and to interpret complex data to resolve problems. Strong communication skills needed for major customer and public contacts involving some difficult negotiations and requiring skills and resourcefulness in maintaining good will toward the company. Ability to work independently extremely frequently; consequence of error is significant. The ability to travel as required.

#### **Physical Demands**

The employee will frequently lift and/or move up to 10 pounds, and occasionally up to 25 pounds. The employee will regularly talk and hear. The employee will frequently stand; walk; sit; and use hands to finger, handle, or feel. The employee will occasionally climb or balance; stoop, kneel, crouch or crawl; and reach with hands and arms. The employee will occasionally be working near moving mechanical parts. The noise level in the work environment is usually moderate.

#### **Staffing**

Job normally filled from: N/A.  
Usual next assignment: N/A.  
Similar jobs with Colonial: N/A..

As of the date shown above, the contents of this job description are intended to describe the general nature and level of work being performed by people assigned to this job. It is not intended to be an exhaustive list of all responsibilities, duties and skill required of personnel so classified. Further, essential job functions are subject to change based upon business needs.

Colonial Bank Corporate Human Resources | Montgomery, AL | 334-833-3128  
Colonial is an equal opportunity employer. M/F/V/D